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IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF NEW JERSEY

IN RE: : CHAPTER 13  
  
Agnes O. Hill : CASE NO. 19-29168  
  
Debtor : HONORABLE VINCENT F. PAPALIA

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**ATTORNEY'S RESPONSE TO CREDITOR'S CERTIFICATION OF DEFAULT**

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I, Russell L. Low, hereby certify the following:

1. I represent the debtor, Agnes O. Hill in this bankruptcy proceeding.
2. A Notice of Creditor's Certification of Default was entered on September 3, 2020.
3. The debtor has not responded back in order for an opposition to have been filed.
4. Therefore I am asking for all parties involved to allow more time for my staff to reach the debtor and address the arrears.

Date: September 17, 2020

/s/Russell L. Low  
**RUSSELL L. LOW, ESQ.**  
Attorney for Debtor